

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jeffrey Johnson
 Stephanie A. Johnson
 Debtors

Case No. 13-20426-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Antoinett
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Jul 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2019.

db/jdb	+Jeffrey Johnson, Stephanie A. Johnson, 28 Teaberry Lane, Levittown, PA 19054-2208
13221614	+ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13200570	+Beneficial Mutual Savings, Beneficial Mutual Savings, 530 Walnut St., Attn: Bankruptcy, Philadelphia, PA 19106-3624
13534547	+Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
13212112	+Fifth Third Bank, 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652
13200588	Gateway One Lending & Finance, 1601 Riverview Dr Ste 100, Anaheim, CA 92808
13233670	+M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
13227648	+PHILA GAS WORKS, 800 W MONTGOMERY AVE, 3F, PHILA, PA 19122-2898, ATTN: BANKRUPTCY UNIT
13218479	+Police and Fire Federal Credit Union, 901 Arch Street, Phila., Pa. 19107-2495
13223785	+TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13473769	+U.S BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PEN, 211 North Front Street, Harrisburg, PA 17101-1406

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Jul 18 2019 03:38:25 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 18 2019 03:37:42 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 18 2019 03:38:13 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13238023	EDI: RESURGENT.COM Jul 18 2019 07:03:00 CACH, LLC, PO BOX 10587, Greenville, SC 29603-0587
13229380	+EDI: CRFRSTNA.COM Jul 18 2019 07:03:00 Credit First NA, Po Box 818011, Cleveland, OH 44181-8011
13204720	EDI: DISCOVER.COM Jul 18 2019 07:03:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
13268528	EDI: PRA.COM Jul 18 2019 07:03:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13207563	EDI: Q3G.COM Jul 18 2019 07:03:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13275277	EDI: NEXTEL.COM Jul 18 2019 07:03:00 Sprint Correspondence, Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949
13309257	+EDI: WFFC.COM Jul 18 2019 07:03:00 Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13779874*	+PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541)
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TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Antoinett
Form ID: 3180W

Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2019 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor WELLS FARGO HOME MORTGAGE INC. paeb@fedphe.com
ANDREW F GORNALL on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE
PENNSYLVANIA HOUSING FINANCE AGENCY, PURSUANT TO A TRUST INDENTURE DATED AS OF APRIL 1, 1982)
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
D. TROY SELLARS on behalf of Creditor WELLS FARGO BANK, N.A. D.Troy.Sellars@usdoj.gov
DOUGLAS J. SMILLIE on behalf of Creditor Manufacturers & Traders Trust Co.
dsmillie@flblaw.com, ccharlton@flblaw.com
ELLIS B. KLEIN on behalf of Joint Debtor Stephanie A. Johnson ykassoc@gmail.com,
ykaecf@gmail.com, ebklein.ykabk@gmail.com, paullawyers@gmail.com, pyoung@ykalaw.com
ELLIS B. KLEIN on behalf of Debtor Jeffrey Johnson ykassoc@gmail.com, ykaecf@gmail.com,
ebklein.ykabk@gmail.com, paullawyers@gmail.com, pyoung@ykalaw.com
JEROME B. BLANK on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com
JOSEPH ANGE DESOYE on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com
LEON P. HALLER on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE
PENNSYLVANIA HOUSING FINANCE AGENCY, PURSUANT TO A TRUST INDENTURE DATED AS OF APRIL 1, 1982)
lhaller@pkh.com, dmaurer@pkh.com, mgutshall@pkh.com
MARTIN A. MOONEY on behalf of Creditor Fifth Third Bank aheight@schillerknapp.com,
aheight@schillerknapp.com; Tshariff@schillerknapp.com; kcollins@schillerknapp.com
PAUL H. YOUNG on behalf of Debtor Jeffrey Johnson support@ymalaw.com, ykaecf@gmail.com,
paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com
PAUL H. YOUNG on behalf of Joint Debtor Stephanie A. Johnson support@ymalaw.com,
ykaecf@gmail.com, paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com
THOMAS I. PULEO on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE
PENNSYLVANIA HOUSING FINANCE AGENCY, PURSUANT TO A TRUST INDENTURE DATED AS OF APRIL 1, 1982)
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 16

Information to identify the case:		
Debtor 1	Jeffrey Johnson	Social Security number or ITIN xxx-xx-7300
	First Name Middle Name Last Name	EIN --
Debtor 2	Stephanie A. Johnson	Social Security number or ITIN xxx-xx-4307
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 13-20426-mdc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey Johnson

Stephanie A. Johnson
aka Stephanie Parker

7/17/19

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.